

Certificate Number: 05781-PAE-DE-034801794

Bankruptcy Case Number: 15-13237



05781-PAE-DE-034801794

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 22, 2020, at 1:17 o'clock PM PDT, Gerard Fanning completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 22, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President